REFUND LAW (AS PER M.G.L. CHAPTER 255, SECTION 13K):

| You may terminate this agreement at any time. | N/A |
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| 2. If you terminate this agreement within five days you will receive a refund of all monies paid, provided that you have not commenced the program. und Amount: All Monies Paid | 5th Day After Both Parties Have Signed The Contractv |
| 3. If you subsequently terminate this agreement prior to the commencement of the program, you will receive a refund of all monies paid, less the actual reasonable administrative costs described in paragraph 7. und Amount: \$4,650 | XX/XX/20XX |
| 4. If you terminate this agreement during the first quarter of the program, you will receive a refund of at least seventy-five percent of the tuition, less the actual reasonable administrative costs described in paragraph 7. und Amount: \$3,525 | Last Date of First Quarter |
| 5. If you terminate this agreement during the second quarter of the program, you will receive a refund of at least fifty per cent of the tuition, less the actual reasonable administrative costs described in paragraph 7. und Amount: \$2,350 | Last Date of Second Quarter |
| 6. If you terminate this agreement during the third quarter of the program, you will receive a refund of at least twenty-five percent of the tuition, less the actual reasonable administrative costs described in paragraph 7. und Amount: \$1,175 | Last Date of Third Quarter |
| 7. If you terminate this agreement after the initial five day period, you will be responsible for actual reasonable administrative costs incurred by the school to enroll you and to process your application, which administrative costs shall not exceed fifty dollars or five percent of the contract price, whichever is less. A list of such administrative costs is attached hereto and made a part of this agreement. | 5th Day after date both parties have signed contracts |
| 8. If you wish to terminate this agreement, you must inform the school in writing of your termination, which will become effective on the day, such writing is mailed. | N/A |
| 9. The school is not obligated to provide any refund if you terminate this agreement during the fourth quarter of the program. | First Day of Fourth Quarter |
| Administrative Costs Faulal: \$50 | |

Administrative Costs Equal: \$50